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Prepare Your Property for a Hurricane

Prepare Your Home and Boat Before the Next Storm

FRAMINGHAM, MA – During hurricane season, the Massachusetts Emergency Management Agency (MEMA) is reminding residents of steps they can take to protect their homes and boats from the damaging winds, torrential rainfall, and flooding that hurricanes or tropical storms can bring.

“There are many steps residents can take before a storm threatens to make our homes and boats more storm resistant,” **said MEMA Director Kurt Schwartz.** “Planning and pre-storm preparation can reduce injuries and property damage from tropical storms and hurricanes.”

Prepare Your Home for the Hazards of a Tropical Storm or Hurricane

Damaging winds and flooding from hurricanes and tropical storms can damage your home.

- Learn whether your home is at risk of flooding during a tropical storm or hurricane by determining if your home is in a pre-designated hurricane evacuation zone (see [Know Your Zone](#)) and reviewing the Federal Emergency Management Agency’s (FEMA) flood maps.
- If your home is at risk of flooding during a tropical storm or hurricane, make sure that your furnace, water heater, electric panel and other mechanical components are high enough off the floors to ensure that they are not damaged by flood waters.
- Clear clogged rain gutters to allow water to flow away from your home.
- Elevate items stored in the basement to minimize damage from basement flooding.
- If the basement or lower level of your property are prone to flooding, buy

and install sump pumps with back-up power supplies. If you already have a sump pump, check regularly to make sure it is functioning properly.

- Consider installing check valves in sewer traps to prevent floodwater from backing up into the drains in your home.
- Remove dead or rotting trees and branches around your home.
- If you don't have storm shutters, make temporary plywood covers for windows and glass doors and store them in a readily accessible place.
- If you live in a coastal community, review the [Homeowners Handbook to Prepare for Coastal Hazards](#).
- Prepare for possible power outages:
 - Ensure your smoke and carbon monoxide detectors are working and have fresh batteries.
 - Consider purchasing a generator to provide back-up power. Follow manufacturer's instructions and know how to use it safely before an outage.

Protect Your Property with Insurance

Property insurance can provide you with coverage in case your home or possessions are damaged during an emergency or disaster.

- Review your insurance policies to see if you have adequate coverage. If you are not sure you have enough coverage, talk to your agent or company.
- Flood losses typically are not covered under renter and homeowner's insurance, so consider purchasing flood insurance through the [National Flood Insurance Plan \(NFIP\)](#). Flood insurance is available whether or not your building is in an identified flood-prone area, and can be purchased through insurance agents in most communities. There is a 30-day waiting period before it takes effect.
- Maintain a current written inventory of your possessions. Back up your inventory by videotaping or photographing each room in your house.
- Keep insurance policies, your [household inventory](#) and other important papers together in a safe and secure place. Consider sending copies of these documents to a trusted friend or family member living outside your area, or

storing copies at your place of work.

Protect Your Property with Insurance

Boat owners in Massachusetts can reduce the risk or extent of storm damage to their boats:

- Monitor the weather forecast for your boating area.
- Have an [emergency plan](#) that includes how, when and where you will move your boat prior to a tropical storm or hurricane to ensure its safety.
- Take photos or videos of your boat and all valuable items in and on your boat. Store these records in a safe place
- Review the boat's insurance policy to determine your coverage and liability.
- Keep important paperwork in a secure place away from the boat. This can include insurance policies, boat registrations, a recent photograph and description of the vessel, gear inventory, marina or storage lease agreements, and important telephone numbers.
- Discuss storm plans with your harbormaster or local marina to learn about procedures and resources before a storm approaches.

For more information, see MEMA's [Hurricane Safety](#) webpage.

About MEMA

MEMA is the state agency charged with ensuring the state is prepared to withstand, respond to, and recover from all types of emergencies and disasters, including natural hazards, accidents, deliberate attacks, and technological and infrastructure failures. MEMA's staff of professional planners, communications specialists and operations and support personnel is committed to an all hazards approach to emergency management. By building and sustaining effective partnerships with federal, state and local government agencies, and with the private sector - individuals, families, non-profits and businesses - MEMA ensures the Commonwealth's ability to rapidly recover from large and small disasters by assessing and mitigating threats and hazards, enhancing preparedness, ensuring effective response, and strengthening our capacity to rebuild and recover. For additional information about MEMA and Emergency Preparedness, go to www.mass.gov/mema.

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